

United States Bankruptcy Court
Western District of Tennessee

04-23862

In re **James Ernest Fortner**

Debtor(s)

Case No.

Chapter **13**

CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S): (H) James Ernest Fortner S.S.# xxx-xx-2887
(W) S.S.#

ADDRESS: 189 Rockhill Road
Como, MS 38619

PLAN PAYMENT: Debtor(s) to pay \$ 404.58 (weekly, every two weeks, semi-monthly, monthly)

PAYROLL DEDUCTION: YES OR () DIRECT PAY

BECAUSE:

FIRST PAYMENT DATE:

PLACE OF EMPLOYMENT: TCW Trucking

ADMINISTRATIVE: Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.

AUTO INSURANCE: () Not included in Plan () Included in Plan MONTHLY PLAN PMT. \$ -NONE-

CHILD SUPPORT: Future support through Plan to \$ -NONE-

Child support arrearage amount \$

PRIORITY CREDITORS: -NONE- \$ -NONE-

HOME MORTGAGE: If no arrearage, ongoing payments are to be paid directly by the debtor(s).

SouthTrust Manufactured Housing Ongoing pmt. Begin May, 2004 \$ 534.12

Approx. arrearage 1,200.00 Interest 0.00 % \$ 20.00

SECURED CREDITORS; (retain lien 11 U.S.C. Sec. 1325(a)(5)) VALUE RATE OF MONTHLY PLAN PMT.
COLLATERAL INTEREST

Friedman's Jewelers \$ 500.00 15.00 % \$ 9.87

Independent Bank \$ 25,000.00 15.00 % \$ 594.15

Nuvel \$ 15,500.00 15.00 % \$ 368.62

UNSECURED CREDITORS: Pay 100 % of these claims after above claims are paid or pay all disposable income for term of plan;

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: \$1,616.59

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.

OTHER PROVISIONS:

Special Intentions:

Personal Finance: Debtor will pay claim directly at 233.00 per month.

DEBTOR'S ATTORNEY: **Bettye S. Bedwell 015354**
Bedwell Law Firm, Inc.
200 Jefferson Ave., Suite 202
Memphis, TN 38103-8306
(901) 577-0009 Fax:(901) 526-0060